

Mr. Bryan Berard
5 Erica Dr.
Lincoln RI 02865

October 18, 2006,

Mr. Berard,

As your Relationship Manager at Northern Trust, I was given instructions by Phil Kenner to make modifications to both your investment account and personal line of credit. As you are aware, a recent paydown in the amount of \$718,905 took place on 8/24/06.

At the direction of Mr. Kenner, Northern Trust has been asked to consider lowering the amount of collateral needed to secure the two lines of credit detailed below. By setting a maximum line limit of \$650,000 (present balance \$617,911) on your personal line of credit, we could lower the collateral requirement to \$850,000 and still remain within proper margins. At present, your municipal bond portfolio has a balance of \$1,144,878.

As a valued client of Northern Trust Bank, I wanted to take this opportunity to review recent account activity and confirm the changes to your account. If you have any questions regarding any of your accounts, please feel free to contact me at (602) 468-2537.

Please sign as your acknowledgement of the aforementioned changes and return in the envelope provided.

Respectfully,

Aaron Mascarella
2nd Vice President
Commercial Lending Division

Bryan Berard